



Press Release

CMS I and CMS II premium financing programs hit record levels

April 30, 2008

Newport Beach, California. CMS, Inc. announced that placement of its CMS I and CMS II premium financing programs hit record levels for the first quarter of 2008. President and founder of the CMS group of companies, Mr. Julian Movsesian, said “we have been placing significant amounts of life insurance all year and April has continued the trend”. He attributed the increase to stable funding and creative insurance designs. “We are writing more life insurance and financing it than ever before.”

The CMS I program is known as the “gold standard” in the traditional premium financing marketplace. The program is recognized by the largest affluent market life insurance carriers in the insurance industry. The CMS II program, unlike CMS I, offers collateral discounts designed for the ultra high net worth client with assets of \$20 million, \$100 million, and higher. Both CMS I and CMS II programs are intended for high net worth clients that wish to leverage the purchase of large life policies for their planning needs. Additionally, both CMS I and CMS II programs offer a “loan for life” and are not dependent on life expectancy estimates.

In recent weeks many of the financing programs that are dependent upon the life settlement market for viability have exited the marketplace as a result of concerns about the accuracy of third party life expectancy estimates and their own liquidity constraints. This has left a number of insurance professionals without a reliable premium financing program to meet their client’s needs. Mr. Movsesian said the CMS programs are stronger than ever because of their top notch carrier partners and stable funding source. Andre Blaze spokesperson for the company, said “we have the advantage of twelve years of history and economies of scale due to our size”.

Over the past several years a void in the understanding and the effective design of a premium financing strategy has materialized among insurance producers and advisors. To help these producers and advisors an affiliate company to CMS, Inc, was created - Succession Capital Alliance (SCA). SCA provides the infrastructure to achieve unique designs in both the life insurance policy and the loan structure.

The CMS I and CMS II programs are available directly through our carrier partners or through Succession Capital Alliance. For information about approved carriers and appropriate contacts, please contact Succession Capital Alliance at 949-794-1882, or info@successioncapital.com.